

Information to identify the case:

Debtor 1	Nicodemo Norton	Social Security number or ITIN	xxx-xx-5810
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-11815-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicodemo Norton

4/10/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicodemo Norton
 Debtor

Case No. 14-11815-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db
 514570256 Nicodemo Norton, 3212 Oakwood Drive, Hammonton, NJ 08037-2850
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514504765 +Bank of America, Acct No 3899, PO Box 660933, Dallas TX 75266-0933
 514504764 +Bank of America, Acct No 3082, PO Box 660933, Dallas TX 75266-0933
 514531432 +Bank of America, N.A., c/o McALLA RAYMER, LLC, Bankruptcy Department,
 1544 Old Alabama Road, Roswell, GA 30076-2102
 514504766 +Capital One Bank, Acct No 0466, PO Box 12907, Norfolk VA 23541-0907
 514504768 +Capital One Bank, Acct No 4325, PO Box 12907, Norfolk VA 23541-0907
 514504767 +Capital One Bank, Acct No 9325, PO Box 12907, Norfolk VA 23541-0907
 514504769 +Chase Bank, PO Box 740933, Dallas TX 75374-0933
 514504770 +Chase Bank Circuit City, Acct No 1595, PO Box 740933, Dallas TX 75374-0933
 514504772 +Credit Control, Acct No 4325, PO Box 31179, Tampa FL 33631-3179
 514504773 +Credit Control, Acct No 8463, PO Box 31179, Tampa FL 33631-3179
 514504776 +Disney Vacation Club, 1390 Celebration Boulevard, Celebration, FL 34747-5166
 514504780 +FMA Alliance LTD, Acct No 0626, 12339 Cutten Road, Houston TX 77066-1807
 514504777 +Fein Such Kahn & Shepard PC, Acct No 0135, 7 Century Drive Suite 201,
 Parsippany NJ 07054-4609
 514504781 Hayt Hayt and Landau, Acct No 4325, Two Industrial Way West, PO Box 500,
 Eatontown NJ 07724-0500
 514504782 +JP Morgan Chase Mortgage, Acct No 0135, Cor Dept Mail Code LA4-5555, 700 Kansas Lane,
 Monroe LA 71203-4774
 514525991 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Fein, Such, Kahn & Shepard PC,
 7 Century Drive, Ste., 201, Parsippany, NJ 07054-4673
 514853678 +JPMorgan Chase Bank, NA, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 514504785 +Lyons Doughty & Veldhuis PC, Acct No 0466, 136 Gaither Drive Suite 100, PO Box 1269,
 Mt Laurel NJ 08054-7269
 514504789 +NJM Bank FSB, Acct No 3101, 301 Sullivan Way, West Trenton NJ 08628-3406
 514504790 +United Collection Bureau, Acct No 5328, 5620 Southwyck Blvd Ste 206,
 Toledo OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2019 23:27:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2019 23:26:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514504761 EDI: HNDA.COM Apr 11 2019 02:58:00 American Honda Finance Corp, Acct No 0360,
 National Bankruptcy Center, PO Box 168088, Irving TX 75016-8088
 514789388 EDI: HNDA.COM Apr 11 2019 02:58:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 514504763 EDI: ARSN.COM Apr 11 2019 02:58:00 ARS National Services Inc, Acct No 1700,
 PO Box 463023, Escondido CA 92046-3023
 514504762 EDI: ARSN.COM Apr 11 2019 02:58:00 ARS National Services Inc, Acct No 0626,
 PO Box 463023, Escondido CA 92046-3023
 514504779 EDI: BANKAMER2.COM Apr 11 2019 02:58:00 FIA Card Services, Acct No 0626, PO Box 15102,
 Wilmington DE 19886-5102
 514504778 EDI: BANKAMER2.COM Apr 11 2019 02:58:00 FIA Card Services, Acct No 1700, PO Box 15102,
 Wilmington DE 19886-5102
 514821647 +EDI: BANKAMER.COM Apr 11 2019 02:58:00 Bank of America, N.A., Bankruptcy Department,
 P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 517915412 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 10 2019 23:27:30
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 517915411 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 10 2019 23:27:30
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 514504771 EDI: CITICORP.COM Apr 11 2019 02:58:00 Citi, Acct No 5328, 7920 NW 110th,
 Kansas City MO 64153
 514565119 EDI: CAPITALONE.COM Apr 11 2019 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514504775 EDI: DISCOVER.COM Apr 11 2019 02:58:00 Discover, Acct No 3610, DB Servicing,
 PO Box 3025, New Albany OH 43054-3025
 514504774 EDI: DISCOVER.COM Apr 11 2019 02:58:00 Discover, Acct No 8838, DB Servicing,
 PO Box 3025, New Albany OH 43054-3025
 514511418 EDI: DISCOVER.COM Apr 11 2019 02:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 518072749 E-mail/Text: jennifer.chacon@spsservicing.com Apr 10 2019 23:28:06
 Federal Home Loan Mortgage Corp., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Apr 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518072750 +E-mail/Text: jennifer.chacon@spservicing.com Apr 10 2019 23:28:06
Federal Home Loan Mortgage Corp., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corp.,
c/o Select Portfolio Servicing, Inc. 84165-0250

514504783 +EDI: CBSKOHLS.COM Apr 11 2019 02:58:00 Kohls Chase Bank USA NA, Acct No 9462,
PO Box 740933, Dallas TX 75374-0933

514504783 +E-mail/Text: bncnotices@becket-lee.com Apr 10 2019 23:26:14 Kohls Chase Bank USA NA,
Acct No 9462, PO Box 740933, Dallas TX 75374-0933

514504784 +EDI: LTDFINANCIAL.COM Apr 11 2019 02:58:00 LTD Financial, Acct No 8463,
7322 Southwest Fwy Ste 1600, Houston TX 77074-2134

515310651 E-mail/Text: camanagement@mtb.com Apr 10 2019 23:26:40 M&T Bank, PO Box 840,
Buffalo, NY 14240-0840

515310652 E-mail/Text: camanagement@mtb.com Apr 10 2019 23:26:40 M&T Bank, PO Box 840,
Buffalo, NY 14240-0840, M&T Bank, PO Box 840, Buffalo, NY 14240-0840

514504786 +EDI: TSYS2.COM Apr 11 2019 02:58:00 Macys DSNB, Acct No 8463, Bankruptcy Processing,
PO Box 8053, Mason OH 45040-8053

514504787 +EDI: TSYS2.COM Apr 11 2019 02:58:00 Macys DSNB, Acct No 9630, Bankruptcy Processing,
PO Box 8053, Mason OH 45040-8053

514504788 +E-mail/Text: bankruptcynotices@cbecompanies.com Apr 10 2019 23:27:27
Nelson Watson & Associates, Acct No 0466, 80 Merrimack St Lower Level,
Haverhill MA 01830-5211

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Federal Home Loan Mortgage Corp. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Francis Landgrebe on behalf of Debtor Nicodemo Norton flandgrebe@verizon.net,
r61604@notify.bestcase.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Melissa N. Licker on behalf of Creditor Bayview Loan Servicing, LLC NJ_ECF_Notices@McCalla.com

R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com

R. A. Lebron on behalf of Creditor M&T BANK bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC rsolarz@kmlawgroup.com

TOTAL: 9